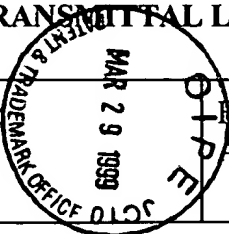


<b>AMENDMENT TRANSMITTAL LETTER</b>				Docket Number: CITI0044	
Application Number 08/914,789		Filing Date August 20, 1997		Examiner Marsh, P.	Art Unit 2765
Invention Title METHOD AND SYSTEM FOR PERFORMING CRA, HMDA, AND FAIR LENDING ANALYSIS AND REPORTING FOR A FINANCIAL INSTITUTION				Inventor(s) Charles B. KATZ et al.	



I. The filing fee has been calculated as shown below:

	CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT NUMBER EXTRA	RATE (\$)	FEE (\$)
TOTAL CLAIMS	22	minus	22	0	\$18.00	\$234.00
INDEPENDENT CLAIMS	3	minus	3	0	\$78.00	\$156.00
MULTIPLE DEPENDENT CLAIM ADDED					0.00	0.00
					<b>TOTAL</b>	<b>\$0.00</b>
If applicant is a small entity under 37 C.F.R. §§ 1.9 and 1.27, then divide total fee by 2, and enter amount here.					<b>SMALL ENTITY TOTAL</b>	<b>\$0.00</b>

II. The Commissioner is hereby authorized to charge the associated for this Amendment and any additional fees under 37 C.F.R. 1.16 and 1.17 which may be required during the entire pendency of this application, or to credit any overpayment, to Deposit Account No. 11-0855. A duplicate copy of this sheet is enclosed.

III. Applicants' undersigned attorney may be reached by telephone in our Washington, D.C. Office at:

(202) 508-5800

All correspondence should continue to be directed to our below-listed address.

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**APR 01 1999**

**GROUN 2700**

Date: 3/29/79

KILPATRICK STOCKTON LLP  
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By: *George T. Marcou*  
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Reg. No. 41,668

CITI0044

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the U.S. Application of

Charles B. KATZ et al.

U.S. Serial No. 08/914,789

Filed: August 20, 1997



Group Art Unit: 2765

Examiner: Marsh, P.

*Handwritten signature and date 4-1-99*

For: METHOD AND SYSTEM FOR PERFORMING CRA, HMDA, AND FAIR LENDING ANALYSIS AND REPORTING FOR A FINANCIAL INSTITUTION

Assistant Commissioner For Patents  
Washington, D.C. 20231

AMENDMENT

Sir:

Responsive to the Office Action mailed November 27, 1998, please amend the above-identified application as follows.

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APR 01 1999

Group 2700

IN THE CLAIMS

Please amend claims 1-3, 5-8, 11, 16 and 19-22 as follows.

1. (Amended) A method for storing and compiling data for analysis and reporting regarding a financial institution's compliance with fair lending laws, said method comprising [the steps of]:

[a] automatically] extracting data relative to the fair lending laws from a plurality of sources;

[b] automatically] reformatting said data [so that said data is in a standard format] into formatted data;

[c] automatically] normalizing said formatted data into normalized data;

[d] automatically] storing the normalized data in a repository;

*Handwritten signature and a large circular scribble over the claims list.*